# Case 24-14633-amc Doc 7 Filed 01/04/25 Entered 01/05/25 00:36:57 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 24-14633-amc
Rebecca Hanifah Ali Chapter 7

Debtor

# **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Jan 02, 2025 Form ID: 309A Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

# Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2025:

Recip ID	Recipient Name and Address
db	Rebecca Hanifah Ali, 6508 Lincoln Dr, Philadelphia, PA 19119-3624
14964674	City of Philadelphia, Parking Violation Branch, PO Box, Philadelphia, PA 19102
14964689	PNC Financial, Attn: Bankruptcy 300Fifth Ave, Pittsburgh, PA 15222
14964686	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14964693	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

#### TOTAL: 5

# $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jan 03 2025 02:54:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr -	+ EDI: BRWSEITZER	Jan 03 2025 07:51:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103-6605
smg	Email/Text: megan.harper@phila.gov	Jan 03 2025 02:54:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 03 2025 07:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 03 2025 02:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust -	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 03 2025 02:54:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14964661	Email/Text: bncnotifications@pheaa.org	Jan 03 2025 02:54:00	AES, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14964662	Email/PDF: bncnotices@becket-lee.com	Jan 03 2025 02:59:08	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14964663	+ EDI: BANKAMER	Jan 03 2025 07:51:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14964664	EDI: TSYS2	Jan 03 2025 07:51:00	Barclays Bank, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
14964675	Email/Text: megan.harper@phila.gov	Jan 03 2025 02:54:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14964665	EDI: CAPITALONE.COM	Jan 03 2025 07:51:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14964667	+ EDI: CAPITALONE.COM		•

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		Jan 03 2025 07:51:00	Capitalone, Po Box 31293, Salt Lake City, UT 84131-0293
14964669	+ Email/Text: bankruptcycollections@citadelbanking.com	Jan 03 2025 02:54:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14964670	+ EDI: CITICORP	Jan 03 2025 07:51:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040
14964671	EDI: CITICORP	Jan 03 2025 07:51:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14964673	EDI: CITICORP	Jan 03 2025 07:51:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14964672	EDI: CITICORP	Jan 03 2025 07:51:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14964676	Email/Text: bankruptcy@philapark.org	Jan 03 2025 02:54:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14964677	^ MEBN	Jan 03 2025 02:51:42	CompuLink Corporation, Attn: Bankruptcy, 14002 E 21st St Ste 300, Tulsa, OK 74134-1421
14964678	EDI: DISCOVER	Jan 03 2025 07:51:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14964679	EDI: CITICORP	Jan 03 2025 07:51:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14964680	EDI: IRS.COM	Jan 03 2025 07:51:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14964668	EDI: JPMORGANCHASE	Jan 03 2025 07:51:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14964681	EDI: JPMORGANCHASE	Jan 03 2025 07:51:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14964682	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 03 2025 02:54:00	KeyBank, Attn: Bankruptcy 4910 Tiedeman Rd OH-01-, Brooklyn, OH 44144-2338
14964683	Email/Text: fesbank@attorneygeneral.gov	Jan 03 2025 02:54:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14964688	Email/Text: Bankruptcy.Notices@pnc.com	Jan 03 2025 02:54:00	PNC Financial, Attn: Bankruptcy 300 Fifth Avenue, Pittsburgh, PA 15222
14964684	EDI: PENNDEPTREV	Jan 03 2025 07:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14964684	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 03 2025 02:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14964685	^ MEBN	Jan 03 2025 02:51:37	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14964687	Email/Text: bankruptcy@philapark.org	Jan 03 2025 02:54:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14964690	+ EDI: SYNC	Jan 03 2025 07:51:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14964691	EDI: SYNC	Jan 03 2025 07:51:00	Synchrony/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14964692	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 03 2025 02:54:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA

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Date Rcvd: Jan 02, 2025 Form ID: 309A Total Noticed: 40

19106-4404

14964694 + EDI: WFFC2

Jan 03 2025 07:51:00 Wells Fargo Dealer Services, Attn: Bankruptcy

1100 Corporate Center D, Raleigh, NC

27607-5066

14964695 + EDI: WFFC2

Jan 03 2025 07:51:00 Wf Bank Na, Attn: Bankruptcy, PO Box 14517,

Des Moines, IA 50306-3517

TOTAL: 37

# **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

14964666 \*+ Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

# NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2025 Signature: /s/Gustava Winters

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Information to	identify the case:	3
Debtor 1:	Rebecca Hanifah Ali	Social Security number or ITIN: xxx-xx-8976
Boblot 1.	First Name Middle Name Last Name	EIN:
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:
United States B	ankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 7 12/31/24
Case number:	24-14633-amc	

# Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 10/20 \*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\*

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.			
		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Rebecca Hanifah Ali	
2. All other names used in the last 8 years			
3.	Address	6508 Lincoln Dr Philadelphia, PA 19119–3624	
4.	<b>Debtor's attorney</b> Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215–735–1060 Email: help@cibiklaw.com
5.	Bankruptcy trustee Name and address	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508  Email: rseitzer@karalislaw.com

For more information, see page 2 >

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Debtor Rebecca Hanifah Ali

Case number 24-14633-amc

#### 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>.

900 Market Street Suite 400 Philadelphia, PA 19107 Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M.

Contact phone (215)408-2800

Date: 1/2/25

#### 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

# February 3, 2025 at 11:30 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (445) 205–3833, Enter Meeting ID 491 091 4076, and Passcode 6690263125

For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>

#### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

#### Filing deadline: 4/4/25

#### You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

#### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

## 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.